

Retirement OUTLOOK

For Retired Members / PERS, TRS, SERS, LEOFF, WSPRS, JRS, Judges

Winter 2004

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New DRS Web site on the horizon

In the coming weeks, DRS will launch a new Web site, designed to make it easier for you to quickly find the information you need. The site will include a search function, as well as “quick clicks” based on the information retirees and members request most often.

Our address will remain the same – www.drs.wa.gov. Watch for the new site, coming soon. ■

Introducing... Online access to your defined benefit account

Whether you're at home or traveling, your individual retirement account information is now as close as your computer – 24 hours a day, seven days a week.



DRS' newest member service, *Defined Benefit Account Access*, allows you to securely view your account over the Internet. With a few quick clicks of the mouse, you can check

your withholding amount, look up your last two benefit payments and related deductions or review your beneficiary designation. It's also an easy way to keep up with the latest news from DRS.

Your 1099 information, showing the amount of pension or refunds you received in 2004, will be available through the new service. Though you will receive a paper copy through the mail in late January, you'll be able to see the electronic version sooner.

To sign up, visit our Web site at: www.drs.wa.gov, click on “Online Access to your Defined Benefit Account” and follow the step-by-step instructions.

As always, if you have questions, we're here to help. Just call us at (360) 664-7000 if you're in the Olympia area, or toll-free at 1-800-547-6657. ■

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Director John F. Charles
Editor Dawn Gothro

Mailing Address:
Department of Retirement Systems
P.O. Box 48380
Olympia, WA 98504-8380

DRS Web Site:
www.drs.wa.gov

Member E-mail Contact:
recep@drs.wa.gov

Agency Telephone Numbers:
Information (360) 664-7000
Toll-free 1-800-547-6657
TDD Line (360) 586-5450
Toll-free TDD 1-866-377-8895
Seminar/Workshop
Registration (360) 664-7300
Toll-free 1-888-711-6676

Deferred Compensation Program:
Information (360) 664-7111
Toll-free 1-888-327-5596

Retirement Outlook is available to members in alternate formats. For more information contact the editor at (360) 664-7097.

Spotlight: Elizabeth Kuehnoel

TRS retiree Elizabeth Kuehnoel, age 99, says the secret to enjoying retirement is not to retire. She currently teaches a class that draws students from both the retirement home where she lives and the surrounding Lynden area. "We're reading Shakespeare's Julius Caesar to get a line on the social life in Rome at the time and make parallels to life here in 2004," she explains. Kuehnoel, with a laugh, describes the class as "a humdinger."



Born and raised in Pennsylvania, Kuehnoel moved with her husband and children from Ohio to Colorado before settling in Washington. With a bachelor's degree in English and history, she held teaching certificates in Washington, Pennsylvania, Ohio and Colorado.

She retired from the Skagit School District in 1970 after 14 years assigned to working with emotionally disturbed adolescents. "I loved every minute of it," she says. She fondly remembers taking her students to the 5th Avenue Theatre, where they saw a play for the first time, and rock hunting in Oregon during a study of geology.

"Keep busy. Keep up with things. And don't ever lose your sense of humor."

After time spent traveling, she taught 15 years of classes at the Bellingham Senior Center, including "literature from every possible angle." She now writes for her retirement home's publication and helps other residents with tasks requiring good penmanship.

She also finds time to root for the Mariners and is thankful for her "fine family" – two daughters, three grandchildren and five great-grandchildren.

Plans are actively under way for Kuehnoel's 100th birthday party in May. She will drive her car to the celebration.

Her advice for others? "Keep busy. Keep up with things. And don't ever lose your sense of humor. There's always a funny side. If you can see it, you've got it made." ■

Watch for 1099 Form

In the coming weeks, we will be sending you a 1099-R form. You'll need this important document as you prepare your income tax documents for filing.

The 1099-R form shows the amount of pension or refunds you received from a DRS-administered retirement system in 2004. (1099s do not apply to LEOFF Plan 1 duty disability retirees or to PERS Plan 1 members who retired on duty disability before reaching age 60.)

Your form will be mailed by January 31, 2005. The information will be available a few days sooner on our Web site, through *Defined Benefit Account Access*. (For more information on this new service, including how to sign up, please see the article on page one.)

If you have not received your 1099 in the mail by February 11, please call us at (360) 664-7000 or toll-free at 1-800-547-6657.

Forms will be mailed to the address on file as of December 31, 2004. If you moved during the past year and have not yet notified DRS, please contact us immediately with your new address. If your form is undeliverable, it will be returned to us and forwarded once we receive your new address.

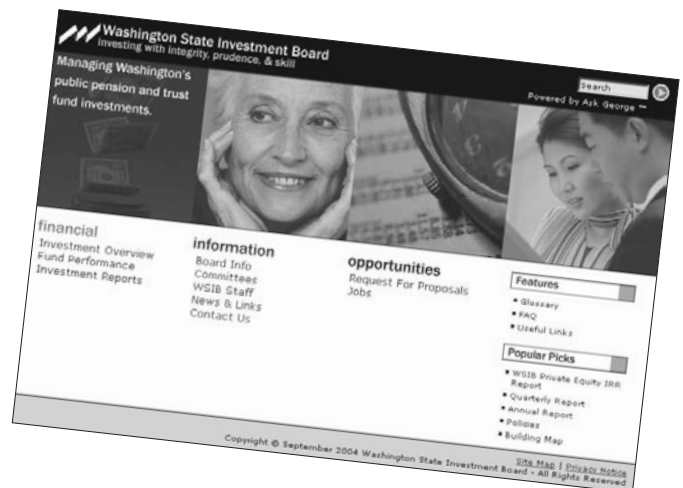
DRS does not determine tax liability or provide tax filing advice. However, the Internal Revenue Service (1-800-829-1040) offers tax information in several of its publications. The publications are available at your local IRS office or online at www.irs.gov. You can also call 1-800-TAX-FORM (1-800-829-3676). ■

Check out the new WSIB Web site

The Washington State Investment Board (WSIB) recently redesigned its Web site. While the home page address remains the same – www.sib.wa.gov – the new site design is structured to help people easily find relevant, straightforward, concise information about the investments WSIB manages and how those investments are performing.

New features include an inviting, people-friendly home page with easy to understand links to main sections and topic pages, as well as a new section on asset allocation that explains why the WSIB diversifies investments into different asset classes and how each investment program is managed.

"This Web site upgrade is a part of our continuing commitment to expand and improve services to our customers," said WSIB Executive Director Joe Dear. "As with all Web sites, it's a work in progress and we welcome user comments and suggestions for further improvements." ■



Health Insurance Premiums Increase January 1, 2005

Changes to your Public Employees' Benefits Board (PEBB) health care coverage will take effect January 1, 2005. In October, retirees covered through the program received a packet explaining changes to benefits, premiums and availability. DRS deducts health plan premiums from monthly pensions, but does not administer the accounts. If you have questions, please call the Health Care Authority at 1-800-200-1004 or visit them online at: www.hca.wa.gov. ■

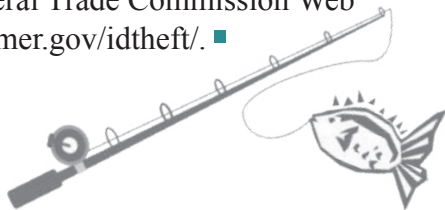
Go Phish?

Scam e-mails that try to trick you into giving personal information, otherwise known as “phish,” are becoming more frequent.

The authentic-looking messages can appear to come from legitimate, familiar companies and often refer to your account with alarm. You’ll be urged to click on a link and provide, update or confirm sensitive information.

The link then transfers you to a phony Web site that may look realistic. Even if you don’t provide the requested information, clicking on the link could expose your computer to spyware or viruses.

This is one “phishing” expedition you’ll want to avoid. Be skeptical of any unsolicited e-mail messages that ask you to provide personal information. To learn more, visit the Federal Trade Commission Web site at: www.consumer.gov/idtheft/. ■



Direct deposit offers convenience

Many retirees have discovered the convenience of using “direct deposit” for their monthly retirement benefits.

Direct deposit automatically places the funds into your checking or savings account. That means you won’t be waiting for the mail, standing in line at the bank or dealing with an interruption in your deposits when you’re away from home.

If you’re interested in signing up for direct deposit, just complete the Authorization for Direct Deposit form available on our Web site at: www.drs.wa.gov or call us at 1-800-547-6657. ■

Have an article suggestion for *Retirement Outlook*?
E-mail the editor at communications@drs.wa.gov.